

Certificate Number: 00927-NJ-DE-032500759

Bankruptcy Case Number: 19-13793



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 25, 2019, at 6:39 o'clock PM EDT, Marcus Tse completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 25, 2019 By: /s/OLIVIA MARTINEZ for RICHARD A GARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR